



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
Legacy Mortgage Asset Trust 2020-GS5

Order Filed on September 27, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Kenneth J. Olewinski,
Debtor.

Case No.: 18-31567 MBK

Adv. No.:

Judge: Michael B. Kaplan

CONSENT ORDER CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: September 27, 2021

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Kenneth J. Olewinski

Case No: 18-31567 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Legacy Mortgage Asset Trust 2020-GS5, holder of a mortgage on real property located at 92 Oak Lane, Edison, NJ, 08817, Denise Carlon, Esq. appearing, upon a consent order curing post-petition arrears, and this Court having considered the representations of attorneys for Secured Creditor and Scott D. Sherman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 18, 2021, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2020 through August 2021 with \$385.68 in suspense for a total post-petition default of \$20,775.38 (5 @ \$1,873.36, 6 @ \$1,965.71 less \$385.68 suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$20,775.38 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2021, directly to Secured Creditor SPS, Inc., P.O. Box 65450, Salt Lake City, UT 84165 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Kenneth J. Olewinski

Case No: 18-31567 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

I hereby agree and consent to the above terms and conditions:

Dated: 9/17/2021

/s/ *Denise Carlon*

DENISE CARLON, ESQ., ATTORNEY FOR SECURED
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 9/17/2021

/s/ *Scott D. Sherman*

SCOTT D. SHERMAN, ESQ., ATTORNEY FOR DEBTOR

In re:
Kenneth J. Olewinski
Debtor

Case No. 18-31567-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Sep 27, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db	+ Kenneth J. Olewinski, 92 Oak Lane, Edison, NJ 08817-3570

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS5 dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Janelly Landa	on behalf of Creditor Prestige Financial Services Inc. jlanda@schillernkapp.com, kcollins@schillernkapp.com;lgadomski@schillernkapp.com
R. A. Lebron	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT bankruptcy@fskslaw.com

District/off: 0312-3

User: admin

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Date Recd: Sep 27, 2021

Form ID: pdf903

Total Noticed: 1

Richard James Tracy, III

on behalf of Creditor Prestige Financial Services Inc. richard.tracy.iii@gmail.com,
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com

Scott D. Sherman

on behalf of Debtor Kenneth J. Olewinski ssherman@minionsherman.com

Sindi Mncina

on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST
smncina@raslg.com

U.S. Trustee

USTPRRegion03.NE.EDF@usdoj.gov

TOTAL: 9